

United States Bankruptcy Court
Southern District of Iowa

In re:
Casey Ray Marlar
Vanola JoAnn Marlar
Debtors

Case No. 14-00677-als
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0863-4

User: admin
Form ID: 1B18

Page 1 of 2
Total Noticed: 35

Date Rcvd: Jun 24, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2014.

db/jdb
801998775 +Casey Ray Marlar, Vanola JoAnn Marlar, 49468 270th Ave, Chariton, IA 50049-7061
801998776 Cb Watertown, Po Box 234, Watertown, SD 57201-0234
801998777 +Centerpoint Energy Ent, Po Box 1700, Houston, TX 77251-1700
801998777 +Certegey, P.O. Box 30046, Tampa, FL 33630-3046
801998778 +Cmre Financial Svcs In, 3075 E Imperial Hwy Ste, Brea, CA 92821-6753
801998779 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
801998782 +Dept Of Ed/Sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203
801998783 +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
801998786 +First National Bank, 505 E 1st St, Hughes Springs, TX 75656-3603
801998790 +Iowa Department of Transportation, Office of Driver Services, P.O. Box 9204 Street, Apt. 1, Des Moines, IA 50306-9204
801998792 +Keith Marshall, 100 North Central Expy, Ste. 1013, Richardson, TX 75080-5348
801998793 +Lamont Hanley & Associ, 1138 Elm St, Manchester, NH 03101-1531
801998796 +National Commercial Se, 6644 Valjean Ave Ste 100, Van Nuys, CA 91406-5816
801998797 +Paramount Recovery Sys, 105 Deanna St, Robinson, TX 76706-5319
801998798 +Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045
801998802 Staniscontr, 914 14th St, Modesto, CA 95354-1011
801998803 Stanislaus Credit Co, 914 14th St, Modesto, CA 95354-1011
801998804 +State Collection Servi, 2509 S Stoughton Rd, Madison, WI 53716-3314
801998805 +Tasc, Po Box 6362, Texarkana, TX 75505-6362
801998806 +Texas Department of Transportation, 125 East 11th St, Austin, TX 78701-2483
801998807 +United Revenue Corp, 204 Billings St Ste 120, Arlington, TX 76010-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

802010187 +EDI: ATLASACQU.COM Jun 24 2014 23:33:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
801998780 +E-mail/Text: saratipton@ccsitetexas.com Jun 24 2014 23:30:47 Complete Credit Soluti, 2921 Brown Trl, Bedford, TX 76021-4174
801998781 +EDI: CREDPROT.COM Jun 24 2014 23:33:00 Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
801998784 E-mail/Text: KGRAUGNARD@DCSCCOLLECT.COM Jun 24 2014 23:30:48 Diversified Credit Sys, 706 Glencrest Lnste A, Longview, TX 75601
801998785 +E-mail/Text: bknotice@erccollections.com Jun 24 2014 23:30:14 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
801998787 +E-mail/Text: bankruptcies@foxcollection.com Jun 24 2014 23:30:06 Fox Collection Center, 456 Moss Trl, Goodlettsville, TN 37072-2029
801998788 +E-mail/Text: bankruptcy@hraccounts.com Jun 24 2014 23:29:49 H & R Accounts Inc, 7017 John Deere Pkwy, Moline, IL 61265-8072
801998789 +EDI: PINNACLE.COM Jun 24 2014 23:33:00 Integrity Solution Svc, 20 Corporate Hills Dr, Saint Charles, MO 63301-3749
801998791 +EDI: JEFFERSONCAP.COM Jun 24 2014 23:33:00 Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303-2160
801998794 +EDI: RESURGENT.COM Jun 24 2014 23:33:00 Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
801998795 +EDI: MID8.COM Jun 24 2014 23:33:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
801998800 +EDI: SECFIN.COM Jun 24 2014 23:33:00 Security, Po Box 811 Consumer Verification, Spartanburg, SC 29304-0811
801998801 +E-mail/Text: bankruptcy@sw-credit.com Jun 24 2014 23:30:09 Southwest Credit Syste, 5910 W Plano Pkwy Ste 10, Plano, TX 75093-2202
801998808 +E-mail/Text: bankruptcy@wscadc.tzo.com Jun 24 2014 23:30:15 Western Shamrock Corp, 801 S Abe St, San Angelo, TX 76903-6735

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

801998799 Rnt Debt
cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2014 at the address(es) listed below:

Charles L Smith trustee@telpnerlaw.com, ia21@ecfcbis.com
Samuel Z Marks on behalf of Joint Debtor Vanola JoAnn Marlar office@markslawdm.com
Samuel Z Marks on behalf of Debtor Casey Ray Marlar office@markslawdm.com
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 4

United States Bankruptcy Court

Southern District of Iowa
110 E. Court Ave., Suite 300
Des Moines, IA 50309
www.iasb.uscourts.gov

Case No. 14-00677-als7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Casey Ray Marlar
49468 270th Ave
Chariton, IA 50049

Vanola JoAnn Marlar
fka Vanola Joann Williams
49468 270th Ave
Chariton, IA 50049

Social Security No.:

xxx-xx-2112

xxx-xx-9804

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/24/14

Judge Anita L. Shodeen
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.